

IDS Form PTO/SB/08: Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/930,786
				Filing Date	August 15, 2001
				First Named Inventor	Ronald E. Sloan
				Art Unit	3684
				Examiner Name	Nga B. Nguyen
Sheet	1	of	9	Attorney Docket Number	10761.0304-01

U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS					
Examiner Initials	Cite No.	Document Number	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <i>(if known)</i>			
	1	4,597,046	06-24-1986	Musmanno et al.	
	2	5,126,936	06-30-1992	Champion et al.	
	3	5,161,103	11-03-1992	Kosaka et al.	
	4	5,615,109	03-25-1997	Eder	
	5	5,745,885	04-28-1998	Mottola et al.	
	6	5,774,878	06-30-1998	Marshall	
	7	5,774,880	06-30-1998	Ginsberg	
	8	5,774,883	06-30-1998	Anderson et al.	
	9	5,806,048	09-08-1998	Kiron et al.	
	10	5,809,484	09-15-1998	Mottola et al.	
	11	5,819,237	10-06-1998	Garmin	
	12	5,857,176	01-05-1999	Ginsberg	
	13	5,873,071	02-16-1999	Ferstenberg et al.	
	14	5,911,136	06-08-1999	Atkins	
	15	5,913,202	06-15-1999	Motoyama	
	16	5,950,176	09-07-1999	Keiser et al.	
	17	5,987,433	11-16-1999	Crapo	
	18	5,987,434	11-16-1999	Libman	
	19	6,026,382	02-15-2000	Kalthoff	
	20	6,029,153	02-22-2000	Bauchner et al.	
	21	6,085,175	07-04-2000	Gugel et al.	
	22	6,112,181	08-29-2000	Shear et al.	
	23	6,151,582	11-21-2000	Huang et al.	
	24	6,236,972	05-22-2001	Shkedy	
	25	6,236,975	05-22-2001	Boe et al.	
	26	6,256,773	07-03-2001	Bowman-Amuah	
	27	6,275,807	08-14-2001	Schirripa	
	28	6,307,958	10-23-2001	Deaton et al.	
	29	6,360,210	03-19-2002	Wallman	
	30	6,375,466	04-23-2002	Juranovic	

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

IDS Form PTO/SB/08: Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/930,786
				Filing Date	August 15, 2001
				First Named Inventor	Ronald E. Sloan
				Art Unit	3684
				Examiner Name	Nga B. Nguyen
Sheet	2	of	9	Attorney Docket Number	10761.0304-01

U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS					
Examiner Initials	Cite No.	Document Number	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code (if known)			
	31	6,393,409	05-21-2002	Young et al.	
	32	6,418,417	07-09-2002	Corby et al.	
	33	6,564,191	05-13-2003	Reddy	
	34	7,231,608	06-12-2007	Fano et al.	
	35	7,315,837	01-01-2008	Sloan et al.	
	36	7,401,040	07-15-2008	Sloan et al.	
	37	2001/0044739	11-22-2001	Bensemama	
	38	2002/0095363	07-18-2002	Sloan et al.	
	39	2003/0144936	07-31-2003	Sloan et al.	

Note: Submission of copies of U.S. Patents and published U.S. Patent Applications is not required.

FOREIGN PATENT DOCUMENTS						
Examiner Initials	Cite No.	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Translation
		Country Code Number Kind Code (if known)				
	40	JP 2001-209721	08-03-2001	Inagaki		Abstract
	41	JP 100-93729	09-01-1996	Yoshikawa		Abstract
	42	WO 01/22253 A2	03-29-2001	DKG		
	43	WO 98/14902 A1	04-09-1998	The Quantum Consultancy Group (Proprietary) Ltd.		
	44	WO 98/38558 A2	09-03-1998	Citibank, N.A.		

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation
	45	"GE Center for Financial Learning; Planning Tools, 'How Much Am I Spending?' " Internet Article, Online! 1999-2000. Retrieved from the Internet: www.financiallearning.com/ge/calculator.jsp?oid=9705&BV_SessionID=@@@@1126282150.1003930066@@@@&BV_EngineID=cadccfkmghkgbedcgceckh.0 on Oct. 24, 2001; 3 pgs.	
	46	BACCHUS, F. et al. "Planning for Temporally Extended Goals" 13th International Conference on AI, Portland, OR, 1996; AAAI-96 <i>Proceedings</i> , pp. 1215-1222.	
	47	BELLONE, R. "Forecast Your Clients' Financial Future" <i>Accounting Technology</i> , Vol. 12, No. 3, 1996. Retrieved from the Internet: http://proquest.umi.com on June 19, 2002; 6 pgs.	
	48	BOOKER, E. "A Think-Tank Vision" <i>Internetweek.com</i> , September 10, 1999. Retrieved from the Internet: www.internetwk.com , 3 pgs.	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<p>IDS Form PTO/SB/08: Substitute for form 1449A/PTO</p> <p align="center">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p align="center"><i>(Use as many sheets as necessary)</i></p>				Complete if Known	
				Application Number	09/930,786
				Filing Date	August 15, 2001
				First Named Inventor	Ronald E. Sloan
				Art Unit	3684
				Examiner Name	Nga B. Nguyen
Sheet	3	of	9	Attorney Docket Number	10761.0304-01

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation	
	49	CAREY, T. "Putting the Brains in Your PC" <i>Barrons</i> , Vol. 78, Issue 49, 1998. Retrieved from the Internet: http://proquest.umi.com on June 18, 2002; 4 pgs.		
	50	Dayco Statement Regarding Related Applications filed in U.S. Patent Application No. 09/520,580 on November 26, 2003.		
	51	DEB, K. "Solving Goal Programming Problems Using Multi-Objective Genetic Algorithms" Proceedings of the Congress on Evolutionary Computing, July 6-9, 1999; pp. 77-84.		
	52	EPSTEIN, E. "Converging Future" <i>InfoWorld News</i> , January 7, 2000. Retrieved from the Internet: http://sandbox.xerox.com , 8 pgs.		
	53	European Patent Application No. 00976918.3 (Publication No. EP 1228470), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: October 24, 2002.		
	54	European Patent Application No. 00991933.3 (Publication No. EP 1228473), Communication pursuant to Article 94(3) EPC, with Annex to the communication; Date: February 16, 2009.		
	55	European Patent Application No. 01927371.3 (Publication No. EP 1269386), Communication pursuant to Article 96(2), with Annex to the communication; Date: June 5, 2003.		
	56	European Patent Application No. 01927371.3 (Publication No. EP 1269386), Decision to refuse a European Patent Application, with Annex to the communication; Date: March 17, 2005.		
	57	European Patent Application No. 01927371.3 (Publication No. EP 1269386), Minutes of the oral proceedings before the Examining Division; Date of Proceedings: February 17, 2005, Date of Minutes: March 17, 2005.		
	58	European Patent Application No. 01927371.3 (Publication No. EP 1269386), Summons to attend oral proceedings, with Annex to the communication; Date: October 27, 2004.		
	59	European Patent Application No. 02759326.8 (Publication No. EP 1419468), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: September 19, 2005.		
	60	European Patent Application No. 02759326.8 (Publication No. EP 1419468), Minutes of the oral proceedings before the Examining Division, with Annex to the communication; Date of Proceedings: November 4, 2009, Date of Minutes: December 10, 2009.		
	61	European Patent Application No. 02759326.8 (Publication No. EP 1419468), Summons to attend oral proceedings, with Annex to the communication; Date: January 28, 2009.		
	62	European Patent Application No. 02765975.4 (Publication No. EP 1423772), Supplementary Search Report; Date of Mailing: August 2, 2006.		
	63	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: February 10, 2005.		
	64	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Communication regarding the declaration under Rule 45 EPC, with Annex to the communication; Date: July 1, 2004.		
	65	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Decision to refuse a European Patent application; Date: January 21, 2008.		
	66	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Minutes of the oral proceedings before the Examining Division, with Annexes to the communication; Date of Proceedings: November 27, 2007; Date of Minutes: January 21, 2008.		
	67	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Result of consultation of November 19, 2007 with Annex to the communication; Date: November 23, 2007.		
	68	European Patent Application No. 02794694.6 (Publication No. EP 1423815), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: July 20, 2006.		

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<p>IDS Form PTO/SB/08: Substitute for form 1449A/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(Use as many sheets as necessary)</p>				Complete if Known	
				Application Number	09/930,786
				Filing Date	August 15, 2001
				First Named Inventor	Ronald E. Sloan
				Art Unit	3684
				Examiner Name	Nga B. Nguyen
Sheet	4	of	9	Attorney Docket Number	10761.0304-01

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation	
	69	European Patent Application No. 02794694.6 (Publication No. EP 1423815), Communication regarding the declaration under Rule 45 EPC, with Annex to the Communication; Date: October 29, 2004.		
	70	European Patent Application No. 02802758.9 (Publication No. EP 1435033), Communication regarding the declaration under Rule 45 EPC, with Annex to the communication; Date: March 27, 2006.		
	71	European Patent Application No. 02802758.9 (Publication No. EP 1435033), Minutes of the oral proceedings before the Examining Division, with Annexes to the communication; Date of Proceedings: June 17, 2009, Date of Minutes: June 30, 2009.		
	72	European Patent Application No. 02802758.9 (Publication No. EP 1435033), Summons to attend oral proceedings, with Annex to the communication; Date: March 5, 2009.		
	73	European Patent Application No. EP 01927370.5 (Publication No. EP 1264245), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: August 6, 2007.		
	74	FANO, A.E. "A Strategy-Based Theory of Planning For Goal-Based Scenario-Learning Environments" <i>Dissertation Abstracts International</i> , Vol. 57, Issue 11-B, 1996. Retrieved from Dialog, File 35: Dissertation Abs Online, 1 pg.		
	75	FANO, A.E. "Shopper's Eye: Using Location-based Filtering For a Shopping Agent in the Physical World" Proceedings of the 2nd International Conference on Autonomous Agents, May 9-13, 1998. Retrieved from Dialog, File 2: INSPEC, 2 pgs.		
	76	FISCHER, D.E. et al. <u>Security Analysis and Portfolio Management</u> . Fifth Edition. Prentice-Hall, Inc., New Jersey, 1991; pgs. 89-158.		
	77	International Patent Application No. PCT/US00/30389 (Publication No. WO 01/33467), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: September 18, 2001.		
	78	International Patent Application No. PCT/US00/30389 (Publication No. WO 01/33467), International Preliminary Examination Report; Date of Completion: August 15, 2002.		
	79	International Patent Application No. PCT/US00/30423 (Publication No. WO 01/33402), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: November 5, 2001.		
	80	International Patent Application No. PCT/US00/30423 (Publication No. WO 01/33402), International Preliminary Examination Report; Date of Completion: September 14, 2003.		
	81	International Patent Application No. PCT/US00/41850 (Publication No. WO 01/37187), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: February 5, 2002.		
	82	International Patent Application No. PCT/US00/41850 (Publication No. WO 01/37187), International Preliminary Examination Report; Date of Completion: September 7, 2002.		
	83	International Patent Application No. PCT/US00/41852 (Publication No. WO 01/33474), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: September 25, 2001.		
	84	International Patent Application No. PCT/US00/41852 (Publication No. WO 01/33474), International Preliminary Examination Report; Date of Completion: July 26, 2002.		
	85	International Patent Application No. PCT/US00/41855 (Publication No. WO 01/67334), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: August 23, 2001.		

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/930,786
				Filing Date	August 15, 2001
				First Named Inventor	Ronald E. Sloan
				Art Unit	3684
				Examiner Name	Nga B. Nguyen
Sheet	5	of	9	Attorney Docket Number	10761.0304-01

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation	
	86	International Patent Application No. PCT/US00/41855 (Publication No. WO 01/67334), International Preliminary Examination Report; Date of Completion: February 10, 2002.		
	87	International Patent Application No. PCT/US00/41872 (Publication No. WO 01/33476), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: May 28, 2003.		
	88	International Patent Application No. PCT/US00/41872 (Publication No. WO 01/33476), International Preliminary Examination Report; Date of Completion: April 8, 2005.		
	89	International Patent Application No. PCT/US01/40213 (Publication No. WO 01/65907), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: June 15, 2001.		
	90	International Patent Application No. PCT/US01/40213 (Publication No. WO 01/65907), International Preliminary Examination Report; Date of Completion: October 16, 2003.		
	91	International Patent Application No. PCT/US01/40213 (Publication No. WO 01/65907), Written Opinion; Date of Mailing: April 4, 2003.		
	92	International Patent Application No. PCT/US01/40214 (Publication No. WO 01/67340), International Preliminary Examination Report; Date of Completion: July 28, 2002.		
	93	International Patent Application No. PCT/US01/40214 (Publication No. WO 01/67340), International Search Report; Date of Mailing: November 9, 2001.		
	94	International Patent Application No. PCT/US02/25488 (Publication No. WO 03/17040), International Preliminary Examination Report; Date of Completion: May 19, 2004.		
	95	International Patent Application No. PCT/US02/25488 (Publication No. WO 03/17040), International Search Report; Date of Mailing: June 23, 2003.		
	96	International Patent Application No. PCT/US02/25489 (Publication No. WO 03/14884), International Preliminary Examination Report; Date of Completion: July 2, 2003.		
	97	International Patent Application No. PCT/US02/25489 (Publication No. WO 03/14884), International Search Report; Date of Mailing: March 6, 2003.		
	98	International Patent Application No. PCT/US02/25491 (Publication No. WO 03/17041), International Preliminary Examination Report; Date of Completion: June 26, 2003.		
	99	International Patent Application No. PCT/US02/25491 (Publication No. WO 03/17041), International Search Report; Date of Mailing: May 29, 2003.		
	100	International Patent Application No. PCT/US02/25492 (Publication No. WO 03/39227), International Preliminary Examination Report; Date of Completion: November 2, 2003.		
	101	International Patent Application No. PCT/US02/25492 (Publication No. WO 03/39227), International Search Report; Date of Mailing: August 18, 2003.		
	102	International Patent Application No. PCT/US02/25500 (Publication No. WO 03/17168), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: April 22, 2003.		
	103	International Patent Application No. PCT/US02/25500 (Publication No. WO 03/17168), International Preliminary Examination Report; Date of Completion: January 12, 2004.		
	104	Intuit Press Release, "CNNfn.com and Intuit Announce Quicken.com on Fn, the Premier Personal Financial Resource on the Web" December 2, 1997; 2 pgs.		
	105	JAFFE, L.A. "Quicken Financial Planner" Harvard Computer Review, Vol. 14, No. 1, Apr. 1997.		
	106	MEAHDRA, M. "The ABC's of Netscape Composer" SYBEX, SanFrancisco-Paris-Dusseldorf-Soest, 1997; pg. 15, 66.		
Examiner Signature			Date Considered	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<p>IDS Form PTO/SB/08: Substitute for form 1449A/PTO</p> <p align="center">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p align="center"><i>(Use as many sheets as necessary)</i></p>				Complete if Known		
				Application Number		09/930,786
				Filing Date		August 15, 2001
				First Named Inventor		Ronald E. Sloan
				Art Unit		3684
				Examiner Name		Nga B. Nguyen
Sheet	6	of	9	Attorney Docket Number		10761.0304-01

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation	
	107	MORTENSON, P. "Financial Planning by Computer" <i>Best's Review (Life+/Health)</i> , Vol. 85, No. 2, 1984; pgs. 38, 40.		
	108	NELSON, S.L. <u>Quicken 98 for Windows for Dummies</u> . IDG Books Worldwide, Inc., 1998. Table of Contents, 15 pgs.		
	109	Office Action issued in U.S. Patent Application No. 09/430,993; Date Mailed: August 29, 2002.		
	110	Office Action issued in U.S. Patent Application No. 09/431,389; Date Mailed: November 7, 2001.		
	111	Office Action issued in U.S. Patent Application No. 09/431,394; Date Mailed: July 15, 2002.		
	112	Office Action issued in U.S. Patent Application No. 09/431,417; Date Mailed: June 15, 2001.		
	113	Office Action issued in U.S. Patent Application No. 09/431,668; Date Mailed: May 24, 2002.		
	114	Office Action issued in U.S. Patent Application No. 09/431,684; Date Mailed: September 9, 2002.		
	115	Office Action issued in U.S. Patent Application No. 09/431,684, Restriction Requirement; Mail Date: July 8, 2002.		
	116	Office Action issued in U.S. Patent Application No. 09/451,596, Restriction Requirement; Mail Date: June 27, 2002.		
	117	Office Action issued in U.S. Patent Application No. 09/451,667, Restriction Requirement; Mail Date: June 27, 2002.		
	118	Office Action issued in U.S. Patent Application No. 09/451,670; Date Mailed: October 23, 2001.		
	119	Office Action issued in U.S. Patent Application No. 09/451,675; Date Mailed: August 2, 2002.		
	120	Office Action issued in U.S. Patent Application No. 09/452,273, Restriction Requirement; Date Mailed: July 23, 2002.		
	121	Office Action issued in U.S. Patent Application No. 09/452,273; Date Mailed: August 29, 2002.		
	122	Office Action issued in U.S. Patent Application No. 09/452,276; Date Mailed: July 18, 2002.		
	123	Office Action issued in U.S. Patent Application No. 09/452,280; Date Mailed: September 19, 2002.		
	124	Office Action issued in U.S. Patent Application No. 09/520,564; Date Mailed: April 14, 2003.		
	125	Office Action issued in U.S. Patent Application No. 09/520,564; Date Mailed: July 1, 2002.		
	126	Office Action issued in U.S. Patent Application No. 09/520,580, Advisory Action; Date Mailed: February 9, 2005.		
	127	Office Action issued in U.S. Patent Application No. 09/520,580, Advisory Action; Date Mailed: August 6, 2003.		
	128	Office Action issued in U.S. Patent Application No. 09/520,580, Advisory Action; Date Mailed: October 6, 2004.		
	129	Office Action issued in U.S. Patent Application No. 09/520,580, Notice of Allowance; Date Mailed: December 1, 2005.		
	130	Office Action issued in U.S. Patent Application No. 09/520,580; Date Mailed: March 12, 2003.		
	131	Office Action issued in U.S. Patent Application No. 09/520,580; Date Mailed: June 16, 2004.		
	132	Office Action issued in U.S. Patent Application No. 09/520,580; Date Mailed: July 25, 2002.		

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

IDS Form PTO/SB/08: Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>			Complete if Known		
			Application Number	09/930,786	
			Filing Date	August 15, 2001	
			First Named Inventor	Ronald E. Sloan	
			Art Unit	3684	
			Examiner Name	Nga B. Nguyen	
Sheet	7	of	9	Attorney Docket Number	10761.0304-01

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation
	133	Office Action issued in U.S. Patent Application No. 09/520,580; Date Mailed: December 4, 2003.	
	134	Office Action issued in U.S. Patent Application No. 09/520,600; Date Mailed: September 26, 2002.	
	135	Office Action issued in U.S. Patent Application No. 09/520,938; Date Mailed: February 19, 2003.	
	136	Office Action issued in U.S. Patent Application No. 09/520,940; Decision on Appeal by the Board of Patent Appeals and Interferences; Decided: April 23, 2007.	
	137	Office Action issued in U.S. Patent Application No. 09/520,940; Examiner's Answer before the Board of Patent Appeals and Interferences; Date Mailed: March 21, 2006.	
	138	Office Action issued in U.S. Patent Application No. 09/520,940; Advisory Action; Date Mailed: July 12, 2004.	
	139	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: January 30, 2004.	
	140	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: February 25, 2003.	
	141	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: April 8, 2005.	
	142	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: June 25, 2002.	
	143	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: August 26, 2003.	
	144	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: October 5, 2004.	
	145	Office Action issued in U.S. Patent Application No. 09/520,943; Advisory Action; Date Mailed: March 12, 2004.	
	146	Office Action issued in U.S. Patent Application No. 09/520,943; Decision on Appeal Before the Board of Patent Appeals and Interferences, Appeal No. 2007-0868; Decided: February 28, 2008.	
	147	Office Action issued in U.S. Patent Application No. 09/520,943, Examiner Interview Summary; Date Mailed: September 19, 2006.	
	148	Office Action issued in U.S. Patent Application No. 09/520,943; Examiner Interview Summary; Date Mailed: October 20, 2009.	
	149	Office Action issued in U.S. Patent Application No. 09/520,943, Examiner's Answer Before the Board of Patent Appeals and Interferences; Date Mailed: September 26, 2006.	
	150	Office Action issued in U.S. Patent Application No. 09/520,943, Examiner's Answer Before the Board of Patent Appeals and Interferences; Date Mailed: November 7, 2005.	
	151	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: January 6, 2009.	
	152	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: January 13, 2005.	
	153	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: March 11, 2003.	
	154	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: July 8, 2009.	
	155	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: July 14, 2008.	
	156	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: July 19, 2004.	
	157	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: November 18, 2003.	
	158	Office Action issued in U.S. Patent Application No. 09/520,944; Date Mailed: March 14, 2003.	
	159	Office Action issued in U.S. Patent Application No. 09/521,470; Date Mailed: April 23, 2003.	
Examiner Signature			Date Considered

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

IDS Form PTO/SB/08: Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>			Complete if Known		
			Application Number	09/930,786	
			Filing Date	August 15, 2001	
			First Named Inventor	Ronald E. Sloan	
			Art Unit	3684	
			Examiner Name	Nga B. Nguyen	
Sheet	8	of	9	Attorney Docket Number	10761.0304-01

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation	
	160	Office Action issued in U.S. Patent Application No. 09/579,849; Date Mailed: July 25, 2003.		
	161	Office Action issued in U.S. Patent Application No. 09/579,852; Date Mailed: March 25, 2003.		
	162	Office Action issued in U.S. Patent Application No. 09/579,853; Date Mailed: October 15, 2002.		
	163	Office Action issued in U.S. Patent Application No. 09/579,854; Date Mailed: December 18, 2002.		
	164	Office Action issued in U.S. Patent Application No. 09/580,214; Date Mailed: February 4, 2003.		
	165	Office Action issued in U.S. Patent Application No. 09/580,273, Restriction Requirement; Date Mailed: September 8, 2003.		
	166	Office Action issued in U.S. Patent Application No. 09/580,276; Date Mailed: December 18, 2002.		
	167	Office Action issued in U.S. Patent Application No. 09/580,349; Date Mailed: July 25, 2003.		
	168	Office Action issued in U.S. Patent Application No. 09/580,350; Date Mailed: July 24, 2003.		
	169	Office Action issued in U.S. Patent Application No. 09/580,351; Date Mailed: December 3, 2002.		
	170	Office Action issued in U.S. Patent Application No. 09/580,352; Date Mailed: July 8, 2002.		
	171	Office Action issued in U.S. Patent Application No. 09/580,353; Date Mailed: July 30, 2003.		
	172	Office Action issued in U.S. Patent Application No. 09/580,508; Date Mailed: July 15, 2003.		
	173	Office Action issued in U.S. Patent Application No. 09/580,509; Date Mailed: February 27, 2002.		
	174	Office Action issued in U.S. Patent Application No. 09/584,165, Restriction Requirement; Date Mailed: July 29, 2003.		
	175	Office Action issued in U.S. Patent Application No. 09/584,165; Date Mailed: October 8, 2003.		
	176	Office Action issued in U.S. Patent Application No. 09/704,838, Examiner Interview Summary; Date Mailed: February 8, 2008.		
	177	Office Action issued in U.S. Patent Application No. 09/704,838; Date Mailed: December 9, 2009.		
	178	Office Action issued in U.S. Patent Application No. 09/929,610, Examiner Interview Summary; Date Mailed: June 3, 2009.		
	179	Office Action issued in U.S. Patent Application No. 09/929,735, Advisory Action; Date Mailed: September 14, 2005.		
	180	Office Action issued in U.S. Patent Application No. 09/929,735, Examiner Interview Summary; Date Mailed: June 29, 2007.		
	181	Office Action issued in U.S. Patent Application No. 09/929,735, Examiner Interview Summary; Date Mailed: November 22, 2004.		
	182	Office Action issued in U.S. Patent Application No. 09/929,735, Notice of Allowance with Examiner Interview Summary; Date Mailed: February 15, 2007.		
	183	Office Action issued in U.S. Patent Application No. 09/929,735, Notice of Allowance; Date Mailed: April 30, 2007.		
	184	Office Action issued in U.S. Patent Application No. 09/929,735; Date Mailed: October 19, 2004.		
	185	Office Action issued in U.S. Patent Application No. 09/976,443, Notice of Allowance; Date Mailed: June 26, 2009.		

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

IDS Form PTO/SB/08: Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	09/930,786
				Filing Date	August 15, 2001
				First Named Inventor	Ronald E. Sloan
				Art Unit	3684
				Examiner Name	Nga B. Nguyen
Sheet	9	of	9	Attorney Docket Number	10761.0304-01

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation	
	186	Office Action issued in U.S. Patent Application No. 09/976,443, Notice of Allowance; Date Mailed: October 29, 2009.		
	187	PALMA-DOS-REIS, A. "Designing Personalized Intelligent Financial Decision Support Systems" <i>Decision Support Systems</i> , Vol. 26, 1999; pgs. 31-47.		
	188	Press Release, "Weblines Communications Unveils New Customer Interaction Software Suite for Enabling Interactive E-Commerce and Customer Service", Business Wire; New York; Apr 20, 1999, pages 1-3 ¹ .		
	189	PROBST, G. "Gerez Votre Budget Familial Sur FX--702 P" <i>Micro-Systemes</i> , Apr. 1983; pp. 133, 135, with English abstract.	Abstract	
	190	RACHLIN, R. et al. <u>Accounting and Financial Fundamentals for Nonfinancial Executives</u> . Rachlin, R. and Sweeny, H.W.A. (eds.), AMACOM, New York, 1972; pp. 139-143.		
	191	REEVES, J. "Growing Your Practice Beyond Financial Planning: The CPA as Investment Adviser" <i>CPA Journal</i> , September, 1998, pgs. 46-52.		
	192	Texas Instruments TI-89 Advanced Graphing Calculator, from http://www.amazon.com , hard-copy printed 03/18/03 (excerpts: Table of Contents, Chapter 16, and Chapter 23); 56 pages.		
	193	TI-89 and Voyage™ 200PLT product guide, and TI-89/92 Plus Graphing Calculator Tasks (copyright 1995-2003) (excerpts); 158 pages.		
	194	WALDRON, H.C. "The Game of Life" <i>LIMRA's Marketfacts</i> , Vol. 16, Issue 5, Sep/Oct 1997. Retrieved from the Internet: http://proquest.umi.com on June 17, 2002, 5 pgs.		
	195	WALLER, K.M. "Filling the Knowledge Gap" <i>Journal of Accountancy</i> , Vol. 187, Issue 4, 1999. Retrieved from the Internet: http://proquest.umi.com on June 21, 2002, 5 pgs.		
	196	WEVERKA, P. <u>Microsoft Money 98 for Dummies</u> . IDG Books Worldwide, Inc., Foster City, CA, 1997; pgs. 21-29, 59-79, 149-161, and 207-229.		
	197	WILLIAMS, D.C. "Automating a Financial Planning Service" <i>ABA Banking Journal</i> , Vol. 77, No. 10, 1985; pgs. 82, 84.		

¹ The search report for PCT/US02/25488 (WO 03/17040) cited, as an "X" document, on June 23, 2002, a press release, "Weblines Communications Unveils New Customer Interaction Software Suite for Enabling Interactive E-Commerce and Customer Service", Business Wire; New York; Apr 20, 1999, pages 1-3. It is suspected that the reference was mis-cited by the PCT search organization, because a press release of the same title and from the same source but of a different date (August 16, 1999, not April 20, 1999) was found. The August 16, 1999, press release is attached.

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.